INTERNATIONAL JOURNAL OF RESEARCH IN **COMMERCE & MANAGEMENT**



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 1866 Cities in 152 countries/territories are visiting our journal on regular basis.

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	AN INSIGHT ON CONSUMER CHOICE AND MARKETING OPPORTUNITIES FOR BREAKFAST- CEREALS SIMI SIMON & DR. MURALI MANOHAR	1
2.	RECOGNITION OF THE INCOME TAX DEPARTMENT OF THE DISCLOSED PROFITS LISTED ACCORDING TO THE LEGISLATIONS OF THE COMMISSION OF REGULATING THE BUSINESS OF THE JORDANIAN INSURANCE COMPANIES DR. SULEIMAN HUSSIEN AL-BESHTAWI	4
3.	A CRITICAL ASSESSMENT OF THE CONTRIBUTION OF MARINE INSURANCE TO THE DEVELOPMENT OF NIGERIAN ECONOMY DR. I. A. NWOKORO	10
4.	APPLICATION OF 'BALANCED SCORECARD', IN PERFORMANCE MEASUREMENT OF NATIONAL OIL-RICH SOUTH COMPANY ESMAIL HAMID	17
5.	FIRMS' CHARACTERISTICS AND CAPITAL STRUCTURE: A PANEL DATA ANALYSIS FROM ETHIOPIAN INSURANCE INDUSTRY SOLOMON MOLLA ABATE	21
6.	IMPACT OF CELEBRITY ENDORSEMENT ON BRAND EQUITY WITH MEDIATING ROLE OF BRAND TRUST SABIR HUSSAIN, RAJA WASIF MEHMOOD & FAIZA SAMI KHAN	28
7.	PERCEPTION OF EXPORT DIFFICULTY IN SMEs AND EXPORT PERFORMANCE: A STUDY OF NIGERIAN SMEs IN THE LEATHER INDUSTRY ABUBAKAR SAMBO JUNAIDU	33
8.	INVESTORS PERCEPTIONS ON PUBLIC AND PRIVATE LIFE INSURANCE COMPANIES IN INDIA - WITH SPECIAL REFERENCE TO LIFE INSURANCE INVESTORS IN KARNATAKA DR. SREENIVAS.D.L & ANAND M B	37
9.	MICROFINANCE IN INDIA: CHALLENGES AND OPPORTUNITIES S.RAVI & DR. P. VIKKRAMAN	46
10.	DIFFERENCES IN ORGANIZATIONAL COMMITMENT IN PRIVATE AND PUBLIC SECTOR BANK EMPLOYEES DR. SARITA SOOD, DR. ARTI BAKHSHI & SHIKHA SHARMA	50
11.	FINANCIAL INCLUSION AND WOMEN EMPOWERMENT: A STUDY ON WOMEN'S PERCEPTION OF EAST GODAVARI DISTRICT, ANDHRA PRADESH	53
12.	A STUDY ON UNDERSTANDING THE LEVELS OF JOB SATISFACTION, JOB MOTIVATION, ORGANIZATIONAL COMMITMENT, PERCEIVED ORGANIZATION SUPPORT AMONG FRESHER'S AND EXPERIENCED ACADEMICIANS DR. M. S. PRIYADARSHINI & S. PADMANATHAN	58
13.	IMPACT OF FII's INVESTMENT ON THE INDIAN CAPITAL MARKET DR. K. B. SINGH & DR. S. K. SINGH	61
14.	RETAIL BANKING: EFFECT OF FACTORS ON CUSTOMER SWITCHING BEHAVIOUR NEETHA J. EAPPEN & DR. K. B. PAVITHRAN	64
15.	PATTERN OF CAPITAL STRUCTURE IN AMARA RAJA BATTERIES LIMITED, TIRUPATI - AN ANALYSIS K. KALYANI & DR. P. MOHAN REDDY	68
16.	PROSPECTS OF MEDICAL TOURISM - A STUDY ON THE MANAGEMENT TRENDS AND PRACTICES OF THE PROMINENT PARTICIPANTS OF HOSPITAL SECTOR IN SOUTH INDIA DR. BINDI VARGHESE	73
17.	IMPACT OF LEADERSHIP STYLES ON ORGANIZATIONAL EFFECTIVENESS IN HANDLOOM SECTOR DR. SOPNA V. MUHAMMED	77
18.	STRATEGIC IMPLICATIONS IN AGRO-TOURISM WITH SPECIAL REFERENCE TO PUNJAB DR. SARITA BAHL	81
19.	LIQUIDITY ANALYSIS OF INDIAN HOTEL INDUSTRY	85
20.	DR. K. KARTHIKEYAN & K. RAMASAMY SATISFACTION LEVEL OF ADVERTISING AWARENESS AMONG COLLEGE STUDENTS – A FACTOR ANALYSIS SATISFACTION LEVEL OF ADVERTISING AWARENESS AMONG COLLEGE STUDENTS – A FACTOR ANALYSIS	92
21.	S. JEYARADHA, DR. K. KAMALAKANNAN & V. SANGEETHA FACET OF GLOBAL RISKS	94
22.	A CASE STUDY ON THE GAPS BETWEEN EXPECTATIONS AND EXPERIENCES OF THE EMPOYEES IN APHDC LTD ON 'PERFORMANCE APPRAISAL'	101
23.	DO PEOPLE PLAN? WHY ARE THEY SO NEGLIGENT ABOUT THEIR OWN FINANCES	104
24.	VISHWAS SRINIWAS PENDSE STRATEGIC ANALYSIS AND IMPLEMENTATION OF SELF EMPLOYMENT GENERATION SCHEMES IN JAMMU AND KASHMIR STATE AAGMAAMB	108
25.	ENTREPRENEURSHIP IN NORTH EASTERN REGION OF INDIA-THE MSME PERSPECTIVE	111
26.	DR. KH. DEVANANDA SINGH CONTEMPLATION OF ISLAMIC BANKING IN LUCKNOW: A CRITICAL ANALYSIS	116
27.	IMRAN SIDDIQUEI, TUSHAR SINGH & SAIF REHMAN FDI IN ORGANIZED RETAIL IN INDIA: LOOK TO THE MULTIBRAND OPPORTUNITIES	122
28.	MOHD. IMTIAZ & SYED AHMED WAJIH NON PERFORMING ASSETS MANAGEMENT IN KARNATAK CENTRAL CO-OPERATIVE BANK LTD. DHARAWAD	126
29.	DR. RAMESH.O.OLEKAR & CHANABASAPPA TALAWAR A CRITICAL EVALUATION OF FINANCIAL PERFORMANCE OF RAJASTHAN TOURISM: A CASE STUDY OF RAJASTHAN TOURISM DEVELOPMENT CORPORATION	131
30.	DR. LAXMI NARAYAN ARYA & DR. BAJRANG LAL BAGARIA GREEN INVESTMENT BANKS: A NEW PHASE OF CORPORATE INVESTMENT	138
	REQUEST FOR FEEDBACK	144

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana Former Vice-President, Dadri Education Society, Charkhi Dadri Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana, Ambala, Haryana

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., HaryanaCollege of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR.

DR. BHAVET

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, YanbuIndustrialCollege, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

UniversitySchool of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VITUniversity, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, MaharshiDayanandUniversity, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

d)

e)

2.

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

CO	OVERING LETTER FOR SUBMISSION: DATED:
	IE EDITOR RCM
Su	bject: SUBMISSION OF MANUSCRIPT IN THE AREA OF .
(е	.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
DE	EAR SIR/MADAM
Ple	ease find my submission of manuscript entitled '
	ereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it ider review for publication elsewhere.
I a	ffirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).
	so, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our ntribution in any of your journals.
	AME OF CORRESPONDING AUTHOR:
	esignation: filiation with full address, contact numbers & Pin Code:
	esidential address with Pin Code:
	obile Number (s): ndline Number (s):
	mail Address:
Alt	ternate E-mail Address:
NC	DTES:
a)	The whole manuscript is required to be in ONE MS WORD FILE only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
b)	The sender is required to mention the following in the SUBJECT COLUMN of the mail: New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/ Engineering/Mathematics/other, please specify)
c)	There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.

Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.

MANUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

AUTHOR NAME (S) & AFFILIATIONS: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email

ABSTRACT: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods,

The total size of the file containing the manuscript is required to be below 500 KB.

address should be in italic & 11-point Calibri Font. It must be centered underneath the title.

results & conclusion in a single para. Abbreviations must be mentioned in full.

- 5. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
- 6. MANUSCRIPT: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
- 7. **HEADINGS**: All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 8. **SUB-HEADINGS**: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
- 9. MAIN TEXT: The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed 5000 WORDS.

- 10. **FIGURES & TABLES**: These should be simple, crystal clear, centered, separately numbered &self explained, and **titles must be above the table/figure**. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
- 11. **EQUATIONS**: These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
- 12. **REFERENCES**: The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working
 papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
- The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

• Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

• Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

• Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

STRATEGIC IMPLICATIONS IN AGRO-TOURISM WITH SPECIAL REFERENCE TO PUNJAB

DR. SARITA BAHL ASSOCIATE PROFESSOR ARYA COLLEGE LUDHIANA

ABSTRACT

Tourism is now well recognised as an engine of growth in the various economies in the world. Agro-tourism is an innovative agricultural activity related to tourism and agriculture both. It has a great capacity to create additional source of income and employment opportunities to the farmers. Punjab is one of the major tourist centres in the India and there is large scope and great potential to develop agro-tourism. The paper aims to examine the importance of agro-tourism development in Punjab and to define a suitable framework for the of agro-tourism centres in the view of marginal and small farmers. Further, an attempt has been made to identify the challenges of the agro-tourism in Punjab. Efforts have also been made to suggest and rank effective measures to establish and promote the operations of agro-tourism in Punjab.

KEYWORDS

Agro Tourism, Strategic Implications, Rural Operations, Conventional Food, Sustainable Tourist.

INTRODUCTION

number of countries have transformed their economies by developing their tourism prospective. Tourism has great capacity to generate large-scale employment and additional income sources to the skilled and unskilled. Today the concept of traditional tourism has been changed. Some new areas of the tourism have been emerged like Agro-Tourism. Promotion of tourism would bring many direct and indirect benefits to the people. A term 'Agro-Tourism' is a new face of tourism. An agro-tourism is farm based business that is open to the public. These specialized agro-tourism destinations generally offer things to see, things to do, and produce or gifts to buy, and are open to the public. The agro-tourism is an additional co-activity for the farmers. It provides additional income source and employment opportunity to the farmers and rural peoples. It gives new look for the agri-business. There is need of such types of activities in the Punjab. Agro tourism is defined as "Travel that combines agricultural or rural settings with products of agricultural operations – all within a tourism experience". According to Mr. Pandurang Tavare (ATDC, Pune) - "Agro-Tourism is that Agro-Business activity, when a native farmers or person of the area offers tours to their agriculture farm to allow a person to view them growing, harvesting, and processing locally grown foods, such as coconuts, pineapple, sugar cane, corn, or any agriculture produce the person would not encounter in their city or home country. Often the farmers would provide a home-stay opportunity and education".

Agro-Tourism and Eco-Tourism are closely related to each other. Eco-Tourism provides by the tour companies but, in the agro-tourism farmers offer tours to their agriculture farm and providing entertainment, education and fun-filled experiences for the urban peoples.

OBJECTIVES OF THE STUDY

- 1. To examine the benefits of agro-tourism centres in Punjab.
- 2. To define a suitable framework for the of agro- tourism centres in the view of marginal and small farmers.
- 3. To identify the challenges of the agro-tourism in Punjab.
- 4. To suggest and rank strategic Implications to establish and promote the operations of agro-tourism.

RATIONALE OF THE STUDY

Agriculture is a most important occupation in the India including in the Punjab. But, today it has become unprofitable due the irregular monsoon, prices fluctuations of Agro-products and some internal weakness of the agriculture sector. Hence, there is need to do some innovative activities in the agriculture, which will help to farmers, rural peoples. Urban population is increasing day by day in the Punjab, today the urban people's world is restricted in the closed door flats, offices, clubs, television, video games, spicy fast food, computer, internet, and so on. They can see nature only on television or screen of the computers. More over some people living in the cities do not have relatives in villages and they never visited or stayed in village. These people want to enjoy rural life but there is problem of such type of facilities. Hence, it is opportunity to the farmers for development of the agro-tourism centres and serves him and create additional income source.

SCOPE AND METHODOLOGY OF THE STUDY

The scope of the study is limited to examine the benefits and applicability of agro-tourism business in Punjab. The study includes their benefits and problems. As well as it includes appropriate framework regarding to establish the agro-tourism centres in the Punjab.

The present empirical study has incorporated the collection of both primary and secondary data for the in-depth investigation. All the information, data and opinion are collected which have a direct or indirect relevance to the information. An intensive desk research has been undertaken to collect published data. For collecting primary data, structured questionnaire has been used and 100 academicians were surveyed after pilot survey.

The present study is an attempt to analyze various strategic Implications of agro-tourism business in Punjab. To find out the most significant strategic measure, Garrett's ranking technique was used. As per the method, respondents have been asked to assign the rank for all the factors and outcome of such ranking have been converted into score value with the help of the following formula.

Percent Position = $\underline{100(Rij-0.5)}$ where

Nj

Rij = Rank given for ith item by the jth respondents

Nj = Number of items ranked by jth respondents.

The present position of each rank thus obtained was converted into scores by referring to the table given by Henry Garrett. Then for each factor the scores of individual respondents were added together and divided by the total number of respondents. These mean scores for all the parameters were arranged in the order of their ranks and inferences were drawn. The secondary data data has been furnished from the related articles, research papers, reports and 11th plan document of the government of India. Some data has been furnished from the websites of the government of India and Punjab, as well as ministry of agriculture. Some ideas have been taken from the Tourism Development Corporation of Punjab.

WHO CAN START AGRO-TOURISM CENTRES?

The individual farmer can start agro-tourism who have minimum two hector land, farm house, water resource and is interested to entertain the tourists. Apart from the individual farmer, agricultural co-operatives institute, Non-Government organisations, Agricultural Universities, and agricultural colleges may start their centres. Even *Grampanchayats* can start such centres in their operational areas with the help of villagers and farmers.

REQUIRMENTS TO AGRO-TOURISM CENTRES

Researcher has identified the minimum requirements for the agro-tourism centre. To develop agro tourism in their farm, the farmer / farmers must have basic infrastructure and facilities in their farm as follows:

INFRASTRUCTURE

- Accommodation facilities at same place or alliance with nearest hotels.
- Farmhouse, which has the rural look and feel comfortable along with all minimum required facilities.
- Rich resources in agriculture namely water and plants at the place.
- Cooking equipments for cooking food, if tourist have interested.
- · Emergency medical care's with first aid box.
- The well or lake or swimming tank for fishing, swimming
- Bullock cart, cattle shade, telephone facilities etc
- Goat farm, Emu (Ostrich bird) farm, sericulture farm, green house,

FACILITIES SHOULD PROVIDE

- Offer authentic rural Indian / Punjabi food for breakfast, lunch and dinner.
- Farmers should offer to see and participate in the agricultural activities.
- Offer an opportunity to participate in the rural games to the tourist
- Provide information them about the culture, dress, arts, crafts, festivals, rural traditions and also give possible demonstration of some arts.
- Offer bullock cart for riding and horse riding, buffalo ride in the water, fishing facility in your pounds or nearest lake.
- Offer fruits, corns, groundnuts, sugarcane and other agro-products as per availability.
- Show local birds, animals and waterfalls etc and give authentic information about them.
- Must provide safety to tourists' with the support of alliance hospitals.
- Arrange folk dance programme, folk songs, bhajan, shabad etc.
- Available some agro-product to purchase to the tourist.

OTHER MISCELLANEOUS

- Offer pollution free environment to the tourists.
- Try to create interest about the village culture for the future tourism business.
- Introduce the tourists with imminent persons of your village.
- Employ well-trained staff or comedy persons with good communication skill to entertain the tourist.
- To have authentic information regarding to the railway and bus time table for the help of tourists.

Farmer can also provide other additional facilities to their requirements for the better satisfaction of tourists.

LOCATION FOR THE AGRO-TOURISM CENTRE

Location is most important factor for success in the agro-tourism. The location of the centre must easy to arrive and have a good natural background. Urban tourists are interested into enjoying the nature and rural life. So, farmers should develop their centre in the rural areas only which have a beautiful natural background to attract urban tourist in your farm.

The place of agro-tourism centre must need easy accessible by roads and railways. Tourists want to enjoy some historical and natural tourist places along with the agro-tourism. Hence, the centre should be developed near of these tourist places. It is more beneficial to both tourist and farmers..

BENEFITS OF AGRO-TOURISM CENTRES

Agro-tourism is a way of sustainable tourist development and multi-activity in rural areas through which the visitor has the opportunity to get aware with agricultural areas, agricultural occupations, local products, traditional food and the daily life of the rural people, as well as the cultural elements and traditions. Moreover, this activity brings visitors closer to nature and rural activities in which they can participate, be entertained and feel the pleasure of touring. Agro-Tourism has the potential to change the economic face of traditional agriculture. The benefits of agro-tourism development are manifold. It would bring many direct and indirect benefits to the farmers and rural people. Some of the benefits are following:-

- Employment opportunities to the farmers including farm family members and youth
- Additional income source for the farmers to protest against income fluctuation.
- Cultural transformation between urban and rural people including social moral values
- Farmers can improve their standard of living due to the contacts with urban people.
- The urban people can understand the rural life and know about the agricultural activities.
- It supports the rural and agricultural development process.
- Help to reduce burden on other traditional tourist centres.

DIFFERENCE BETWEEN AGRO-TOURISM AND TRADITIONAL TOURISM

Agro-tourism is also a tourism business but it is different from the common tourism because it has a base of agriculture and rural lifestyle. Generally tourism has provided to see and enjoy the natural places as well as some heritages. But, agro-tourism has a tourism including experience, education and cultural transformation. It varies in special from general tourism in the following manner:

- It provides pollution and noise free sites for travel and tourism at rural background.
- The cost of food, accommodation, recreation and travel is minimum in agro-tourism
- · Agro-tourism can satisfy the curiosity of urban people about sources of food, plants, animals, and industrial agro-raw materials.
- It provides information about the rural handicrafts, languages, culture, tradition, dresses and lifestyle.
- A family environment at the tourist place, is one of the most important characteristics in the agro tourism
- In the agro tour, tourists not only see and watch agriculture farms but also they can participate in the agricultural activities and experience the farming.
- It provides natural situations to watching, Birds, animals, water bodies etc
- Agro-tourism could create awareness about rural life and knowledge about agriculture
- It also provides opportunity for education through experience of farming and knowledge about the rural life including entertainment. Agro-tourism is an instrument of urban-rural connectivity through the tours.

AGRO-TOURISM POTENTIAL IN PUNJAB

There are many tourist centres in Punjab which are the supporting natural environment for the agro-tourism centres in Punjab. Although, Punjab has a total 22368 thousand hector area under the agriculture and 36122 thousand of livestock (cow, buffaloes, goats etc.). Principal crops include rice, wheat, pulses, turmeric, onions, cotton, sugarcane and several oil seeds including groundnut, sunflower and soya bean. The state has huge areas, under fruit cultivation of which mangoes, bananas, grapes, melons and water melons etc.

Punjab is blessed with a rich and diversified cultural heritage. The state has several communities belonging to different religions, and a number of festivities colours the culture of Punjab with the spirit of exuberance. More than 4.11 (43 percent of total) crore populations is living the urban areas of the Punjab, which

will can becomes a customers' of the agro-tourist centres are located in the rural areas. Other than nature and culture there is an enough road and rail connectivity in urban rural areas to travel in rural Punjab. Punjab abounds in numerous tourist attractions ranging from pilgrimage, a rich tradition of festivals, art and culture. Some following notable factors are helpful to the agro-tourism in Punjab.

- Tourist places are already exist to support Agro-Tourism.
- Good communication and transport facilities.
- Green house cultivation of long stem cut flowers, vegetables, fruits etc.
- State has wide area under horticulture Punjab now is a major horticulture state.
- Punjab is already established as one of the top tourist destination in the world.
- Punjab has major producer of fruit, spices, medicinal and aromatic plant allowed under horticulture in India.
- There are an increasing number of tourists preferring non-urban tourist spots
- Punjab has diverse Agro-climatic conditions, diverse crops, people, deserts, mountains, which provide scope for promotion of all season, multi-location agro-tourism
- Some of the popular folk dances in rural Punjab are Bhangra and Gidhha. Culture of Punjab is very rich with a great variety. It gives a unique identity to the rural Punjab.

SUPPORT TO THE AGRO-TOURISM IN PUNJAB

Promotion of Agro-Tourism involves some more important stakeholders namely Ministry of Agriculture and rural development ministry of the state and central governments. To promote domestic tourism, thrust areas identified by the government of India are development of infrastructure, product development and diversification, development of eco-adventure sports, cultural presentations, providing inexpensive accommodation etc. The government also has realized the importance of agro-tourism. It has accorded high priority to tourism as an instrument of employment generation and poverty alleviation in rural and backward areas by developing the potential of agro tourism to supplement farm incomes, and heritage tourism to promote village development. AGRICULTURE TOURISM DEVELOPMENT CORPORATION –ATDC of Punjab has main promoter of this activity ion the Punjab. ATDC is promoting to agriculture tourism for achieving income, employment and economic stability in rural areas. Help boosting a range of activities, services and amenities, provided by farmers and rural people to attract urban tourists to their area thus providing opportunity to urban people to get back to the rural roots". ATDC is now providing following facilities to the farmers of Punjab;

- Prepare Agro Tourism project report and business plan of the each applicant agriculture farm.
- Help facilitate the financial support from Nationalize Banks, Institutes and Government Agencies to built Agro and Rural Tourism facilities and infrastructure like accommodation, sanitation, approach road etc.
- Conduct Agro Tourism Business Training Program.
- Conduct seminars and conferences on agro tourism business Conduct lectures of the successful National and International Farmers in agro tourism business
- · Provide sales and marketing support.
- Conduct and coordinate tours from urban areas to the farms.
- Arrange National as well as International Agro Tourism Centre study tours.
- ATDC has entertained National as well as International visitors

CHALLENGES OF THE AGRO-TOURISM IN PUNJAB

The Punjab has a greater potential of the development of the agro-tourism centres due to the good natural and climatic conditions. But there are some challenges in the process of agro-tourism development in the state. Major challenges and problems are follows;

- Lack of perfect knowledge about the agro-tourism
- Weak communication skill and lack of commercial approach of the small farmers
- Lack of capital to develop basic infrastructure for the agro-tourism
- Ignorance of the farmers regarding to such type of activities
- Presence of unorganized sector in the Agro-Tourism industry.
- Ensuring hygiene and basic requirements considering urban visitors
- Farmers have small size holding, low quality land and little or no access to credit or irrigation.

EFFECTIVE MEASURES FOR SUCCESS IN AGRO-TOURISM

Agro-Tourism is a one of the business activity. So, farmers have must of commercial mind and some marketing techniques for the success. For the better success in the agro-tourism you should follow the following things;

- Give a wide publicity of your tourism centre by news papers, television etc. Use all possible advertisement means.
- Develop contacts with the schools, colleges, NGOs, clubs, unions, organisations etc.
- Train your staff or family members for reception and hospitality.
- Understand the customers' wants and their expectations and serve.
- Charge optimum rent and charges for the facilities on the commercial base
- Use artificial local resources to entertain and serve the tourist.
- Develop your website and update time to time for attract foreign tourists.
- Take their feedback and comments about the service and suggestions for more development and modification
- Develop a good relationship with the tourist for future business and chain publicity
- Develop different agro-tour package for different type of tourist and their expectations.
- Preserve an address book and comments of the visited tourists for future tourism business.
- Behave sincerely with the tourists and participate with them.
- Small farmers can develop their agro-tourism centres on the basis of cooperative society.

TABLE 1 - ACADEMICIANS VIEWS REGARDING STRATEGIC MEASURES TO DEVELOP AGRO-TOURISM IN PUNIAR (%age of Respondents)

S. No.	Measures	1	2	3	4	5	6	7	8	9	10	Total
1.	Wide publicity of tourism centre	27	13	16	7	11	6	5	9	2	4	100
2.	Train staff for hospitality			18	3	15	8	10	17	7	2	100
3.	Understand Customers' Expectations.	18	1	4	12	5	19	30	2	6	3	100
4.	Optimum charges for facilities.		7	22	2	14	6	4	10	8	15	100
5.	Take customers' Feedback		14	9	6	20	11	2	1	5	6	100
6.	Develop good relationship		8	25	4	2	18	9	16	13	2	100
7.	Develop website to attract foreign tourists		11	1	3	27	10	12	6	19	7	100
8.	Develop different agro-packages		5	24	9	2	15	4	5	32	1	100
9.	Preserve address book.		8	13	1	7	22	17	12	10	4	100
10.	Develop Agro-tourism centres on the basis of co-operative society.			5	4	19	2	23	1	5	3	100
Garret Table Value		82	70	63	59	52	49	42	38	30	19	1

(Source: Primary Data)

TABLE - 2 ACADEMICIANS' RATING OF STRATEGIC MEASURES TO DEVELOP AGRO-TOURISM IN PUNIAB ACCORDING TO HENRY GARRET TABLE

S.	Measures	1	2	3	4	5	6	7	8	9	10	Total	Average	RANK
No.												Garret	Garret Score	
												Score		
1.	Wide publicity of tourism centre	2214	910	1008	406	572	288	210	333	60	72	6073	60.73	1
2.	Train staff for hospitality	656	840	1134	174	780	384	420	629	210	36	5263	52.63	IV
3.	Understand Customers'	1476	70	252	696	260	912	1260	74	180	54	4534	45.34	Χ
	Expectations.													
4.	Optimum charges for facilities.	984	490	1386	116	728	288	168	370	240	270	5040	50.40	V
5.	Take customers' Feedback	2132	980	567	348	1040	528	84	37	150	108	6010	60.10	11
6.	Develop good relationship	246	560	1575	232	104	864	378	592	390	36	4977	49.77	VI
7.	Develop website to attract	410	770	63	174	1404	480	504	222	570	126	4723	47.23	IX
	foreign tourists													
8.	Develop different agro-packages	246	350	1512	522	104	720	168	185	960	18	4785	47.85	VIII
9.	Preserve address book.	492	560	819	58	364	1056	714	444	300	72	4879	48.79	VII
10.	Develop Agro-tourism centres on	902	1890	315	232	988	96	966	37	150	54	5630	56.30	Ш
	the basis of co-operative society.													

(Source: Calculated from Henry Garret)

It has been observed from Table 1 and 2 that academicians rank wide publicity of tourism centre as most significant strategic measure to promote agro-tourism in Punjab with 60.73 average Garret score, coverage by newspapers, television and all other possible advertisement means can be used. Customers' feedback has been considered as second important step to be taken with average Garret score 60.10 in promotion of Agro-Tourism in Punjab. Take their feedback, comments about the service and suggestions to more development and modification. Academicians are of the opinion that Agro – tourism centres should be developed on the basis of cooperative society by farmers with small holdings. Proper training of staff for hospitality has been given fourth rank with 52.63 average Garret score. Family members can be trained for reception of tourists. Fifth prominent strategy has been considered as optimum charges with 50.40 average Garret Score. Reasonable rent and charges for other facilities or services on the commercial base should be there to attract and sustain tourists. Further good relationships should be established with tourists and participate with them. Address book should be preserved with comments with suggestions from the visited tourists for future tourism business. Different agro-tour packages for different types of tourists according to their expectations should be developed, own website can also be developed and updated information can be communicated through it to attract foreign tourists. Agro – tourism will contribute to the national integration, preserves natural and cultural environment as well as enriches social and cultural lives of the people.

CONCLUSION

It is a good opportunity to develop an agro-tourism business in Punjab. But there is a problem of low awareness about this business in the farmer and problem of the finance and proper view in the farmers of the Punjab. Hence, the agriculture departments of the districts', Agriculture Universities should try to give orientation about it and provide some innovative ideas regarding to the Agro-Tourism. The government should try to provide optimum financial aids to the agro-tourism activities in the Punjab by the grants and institutional finance. Bank should make available best possible financial help for the agro-tourism activities in the Punjab. Union of the agro-tourism service providers is also an additional requirement of these farmers which helps to the agricultural tourism network in the India including Punjab.

REFERENCES

- 1. Dennis M. Brown and Richard J. Reeder, 'Agro-tourism Offers Opportunities for Farm Operators' 2004, U.S.A
- 2. Dev, Mahendra S. (1996), Agricultural Policy Framework for PUNJAB: Issues and Options, Proceeding/Project Report No. 21, July 1996, Indira Gandhi Institute of Development Research, Mumbai.
- 3. Dora Ann Hatch, (2006) Agro-tourism: A New Agricultural Business Enterprise Community Rural Development
- 4. Martha Glass, North Carolina Department of Agriculture and Consumer Services
- 5. Pandurang Taware, Director Marketing A.T.D.C., Pune, Agro Tourism: Innovative Supplementary Income Generating Activity For Enterprising Farmers
- 6. PUNJAB Krsihi Prayatan (Agri Tourism) Vistar Yogana 2007.
- 7. PUNJAB Krishi Paryatan Vistar Yojana 2008, A.T.D.C., Pune
- 8. Statistical Abstract of Punjab State (2006-07), Directorate of Economics and Statistics, Planning Department, Government of Punjab, Mumbai.
- 9. Tourism Policy of PUNJAB 2006
- 10. www.agritourism.in
- 11. www.agritourismworld.com.
- 12. www.ncagr.com
- 13. www.ncsla.com

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail i.e. infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.







